

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of Missouri**  
**Thomas F. Eagleton U.S. Courthouse**  
**111 South Tenth Street, Fourth Floor**  
**St. Louis, MO 63102**

**In re:**  
Kim Y Jackson

**Case No.: 23-41881 – A659**  
**Chapter: 13**

**Debtor(s)**

**PRE-CONFIRMATION ORDER AND NOTICE OF DISMISSAL**

**TO: ALL CREDITORS AND PARTIES IN INTEREST**

PLEASE TAKE NOTE: THIS CASE IS BEFORE THE COURT FOR DISMISSAL FOR THE REASON(S) IDENTIFIED BY ☒ BELOW.

**The Debtor(s):**

- ☐ moved to dismiss this case in accordance with 11 U.S.C. § 1307(b).
- ☐ failed to file ☐ a Chapter 13 Plan; ☐ one or more Schedules and/or Statement of Affairs; ☐ a Matrix and/or Verification of Matrix in the proper form and within the time permitted; ☐ a Statement of Current Monthly Income/Disposable Income Calculation Form (B122); ☐ a Credit Counseling Certificate indicating compliance with 11 U.S.C. § 109(h)(1), a Certification of Exigent Circumstances, or a Motion for Exemption from Credit Counseling under § 109(h)(4); or ☐ Debtor(s) failed to provide Social Security Number or B121 Form(s) within the time permitted; ☐ Debtor's attorney failed to file a Rule 2016(b) Disclosure of Compensation; and/or ☐ . The Court advised the Debtor(s) and Debtor's attorney that failure to file these documents properly within the time specified would result in dismissal of the case.
- ☐ failed to appear at the meeting of creditors and failed to obtain the Chapter 13 Trustee's consent to a further continued date. The Chapter 13 Trustee has certified that the Debtor(s) was notified that failure to appear at the continued hearing would result in dismissal of the case.
- ☐ failed to provide ☐ tax documents to the Trustee in accordance with §521(e)(2)(B) and orders of this Court; and/or ☐ payment advices to the Trustee in accordance with the § 521(a)(1)(B)(iv) and orders of this Court.
- ☐ failed to pay the appropriate filing fee; failed to file a proper Application to Pay Filing Fees in Installments at the time the petition was filed or within such additional time allowed, LR 1002 A.; or failed to pay the filing fee on the terms set forth in the Order Approving Installment Fee Application previously entered in this case.

**The Chapter 13 Trustee:**

- ☒ moved in writing or at a hearing, orally requested dismissal of this case in accordance with ☐ 11 U.S.C. § 1307(c)(1) for unreasonable delay; ☐ § 1307(c)(2) for nonpayment of fees under chapter 123 of title 28; ☒ § 1307(c)(4) for failure to commence making plan payments; ☐ § 1307(c)(5) for denial of confirmation of a plan and denial of request for additional time for filing another plan or modification; ☐ § 1307(c)(11) for failure to pay domestic support obligations; ☐ § 1307(e) for failure to file taxes required under § 1308; ☐ for abuse of the bankruptcy process; ☐ for Debtor(s)' failure to turn over the tax return(s); and/or ☐ for Debtor(s)' failure to comply with a Court order, and after notice and hearing;

### A Party in Interest

- ☐ other than the Chapter 13 Trustee, moved to dismiss this case ☐ for cause in accordance with 11 U.S.C. § 1307(c); ☐ for failure to comply with a Court order; ☐ for failure to provide tax documents in accordance with § 521(e)(2)(C) and orders of this Court, ☐ for failure to pay any domestic support obligations that first became payable after the date of the filing of the petition in accordance with § 1307(c)(11); and/or ☐ for other abuse of the bankruptcy process, as more fully stated in the written motion, and after notice and hearing;

### The Missouri Department of Revenue

- ☐ moved to dismiss this case in accordance with 11 U.S.C. § 1307(c)(1) for unreasonable delay in filing tax return(s), and the Debtor(s) have failed to respond to the motion, or after notice and hearing;

### The Court

- ☐ on its own motion or show cause, moved to dismiss this case under 11 U.S.C. § 105(a) for failure to comply with a Court order and/or for abuse of the bankruptcy process.

### Other Reason(s) for Dismissal:

☐

### ACCORDINGLY,

**IT IS ORDERED** for the reasons set forth in the motion or on the record at hearing, if any, the Motion to Dismiss identified in this Order and Notice is **GRANTED**, and this Chapter 13 case is **DISMISSED** prior to entry of an order of discharge.

**IT IS FURTHER ORDERED** Debtor(s)' employer(s) is/are directed to cease withholding from Debtor(s)' wages in respect to this Chapter 13 case, and this Court's Order to Deduct from Wages or Other Income is hereby terminated.

**IT IS FURTHER ORDERED** ANY PARTY OTHER THAN THE CHAPTER 13 TRUSTEE, WHO SEEKS PAYMENT FOR ANY CLAIM UNDER 11 U.S.C. § 503(b), SHALL HAVE 14 DAYS FROM THE DATE OF THIS ORDER WITHIN WHICH TO FILE AN APPLICATION FOR ALLOWANCE OF AN ADMINISTRATIVE EXPENSE CLAIM. Any party seeking payment shall serve such application on the Debtor(s) and Chapter 13 Trustee. Compensation to the Chapter 13 Trustee and payment of fees due this Court shall be awarded as specified herein without application.

**IT IS FURTHER ORDERED** Any application for payment of attorneys' fees by counsel who have elected the flat fee option must include: (1) a general description of the services performed and the amount of fees and costs requested (detailed time entries are not required); (2) the case number, chapter, and date of filing for all prior cases filed by the Debtor(s); and (3) a statement explaining the reason for dismissal of any case filed within three years of the date of this case.

**IT IS FURTHER ORDERED** that the Chapter 13 Trustee, shall pay the unpaid portion, if any, of the filing fee due the Court for this case, and then shall pay, pro rata, other claims allowed under 11 U.S.C. § 503(b). After paying such claims, the Trustee is directed to return any remaining funds to the Debtor(s) or as otherwise may be ordered. Any pre-confirmation disbursements made by the Chapter 13 Trustee prior to the entry of this Order are allowed and approved by the Court.

- ☐ **IT IS FURTHER ORDERED** that this case is dismissed under U.S.C. § 109(g)(1) and the Debtor(s) is/are prohibited from filing a petition under Title 11 of the United States Bankruptcy Code for 180 days following the date of entry of this order pursuant to In re Montgomery, 37 F.3d 413 (8th Cir. 1994).


- ☐ **IT IS FURTHER ORDERED** that this case is dismissed under U.S.C. § 109(g)(2) and the Debtor(s) is/are prohibited from filing a petition under Title 11 of the United States Bankruptcy Code for 180 days following the date of entry of this order.

- ☐ **IT IS FURTHER ORDERED** that this case is dismissed with prejudice under 11 U.S.C. § 105(a) and the Debtor(s) is/are prohibited from filing a petition under Title 11 of the United States Bankruptcy Code for 180 days following the date of entry of this order.

- ☐ **IT IS FURTHER ORDERED** that since the Debtor(s) owe(s) \$ for the filing fee in this case, the Debtor(s) **MUST PAY THIS AMOUNT TO THE COURT WITHIN FIVE BUSINESS DAYS FOLLOWING THE ENTRY OF THIS ORDER**. If the Debtor(s) fail(s) to pay the amount owed to the Court within five business days, the Debtor(s) is/are prohibited from filing a petition under Title 11 of the United States Bankruptcy Code for 180 days following the date of dismissal. If the Debtor(s) file(s) a subsequent bankruptcy case while prior filing fees remain outstanding, the Court will ordinarily deny any Application to Pay Filing Fees in Installments in the subsequent case.

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**IT IS FURTHER ORDERED** that the automatic stays of 11 U.S.C. § 362 are hereby terminated, AND ANY MATTERS NOT PREVIOUSLY DISPOSED OF ARE DENIED AS MOOT ON THE FILING OF THE CHAPTER 13 TRUSTEE'S FINAL REPORT. The Chapter 13 Trustee is directed to promptly file their final report and upon so doing is discharged as Trustee and is relieved of and discharged from their bond.

A handwritten signature in black ink, reading "Kathy A. Surnoff-States". The signature is written in a cursive, flowing style.

U.S. Bankruptcy Judge

**Dated:** 7/27/23  
**St. Louis, Missouri**  
**Rev.** 07/23 preconfo

In re:  
Kim Y Jackson  
Debtor

Case No. 23-41881-kss  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0865-4  
Date Rcvd: Jul 27, 2023

User: admin  
Form ID: preconfo

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:**

Recip ID	Recipient Name and Address
db	+ Kim Y Jackson, 5947 Hamilton Terrace, Saint Louis, MO 63112-3501
25376127	+ Jacks Baby Enterprises, LLC, 3620 North Spring Ave, Saint Louis, MO 63107-2220
25376128	+ Loan Express, 300 S Grand, St Louis, MO 63103-2417
25376136	++ SUPERIOR LOAN SERVICING, ATTN ASSET DEFAULT MANAGEMENT, 7525 TOPANGA CANYON BLVD, CANOGA PARK CA 91303-1214 address filed with court:, Superior Loan Servicing, 7525 N Topanga Canyon Blvd, Canoga Park, CA 91303
25376134	+ St Louis City Collector of Revenue, c/o Kelsy, Simon, Vollmer, 133 S 11th St, Suite 350, Saint Louis, MO 63102-1140

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
25376121	+ EDI: LCIICSYSTEM	Jul 28 2023 02:24:00	AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
25376122	+ EDI: CCS.COM	Jul 28 2023 02:24:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
25376123	+ EDI: AMINFOFP.COM	Jul 28 2023 02:24:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
25376124	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Jul 27 2023 22:30:00	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
25376126	+ EDI: IRS.COM	Jul 28 2023 02:24:00	IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346
25377645	Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2023 22:45:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25376129	+ Email/Text: JRepa@mcacollectionagency.com	Jul 27 2023 22:30:00	MCA Management Co, Attn: Bankruptcy, 2835a High Ridge Blvd, High Ridge, MO 63049-2209
25376132	Email/Text: bkresearch@stlmsd.com	Jul 27 2023 22:30:00	MSD, 2350 Market St, Saint Louis, MO 63103
25387041	Email/Text: bkresearch@stlmsd.com	Jul 27 2023 22:30:00	Metropolitan St Louis Sewer District, Attn: Bankruptcy, 2350 Market St, St. Louis MO 63103
25376327	+ Email/Text: ecfnofices@dor.mo.gov	Jul 27 2023 22:30:00	Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
25376131	+ Email/Text: ecfnofices@dor.mo.gov	Jul 27 2023 22:30:00	Missouri Dept of Revenue, 301 W High St, Jefferson City, MO 65101-1517
25383351	EDI: AGFINANCE.COM	Jul 28 2023 02:24:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
25376133	+ EDI: AGFINANCE.COM	Jul 28 2023 02:24:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
25379930	EDI: Q3G.COM	Jul 28 2023 02:24:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA

District/off: 0865-4

User: admin

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Date Rcvd: Jul 27, 2023

Form ID: preconfo

Total Noticed: 24

25376135	Email/Text: BankruptcyFiling@stlouisco.com	Jul 27 2023 22:30:00	98083-0788 St Louis County Collector of Revenue, 41 South Central Ave, Saint Louis, MO 63105
25376328	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Jul 27 2023 22:30:00	United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102
25389215	Email/Text: EDBKNotices@ecmc.org	Jul 27 2023 22:30:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
25376137	+ Email/Text: resolutions@wbl.com	Jul 27 2023 22:30:00	World Business Lenders, 101 Hudson St, Jersey City, NJ 07302-3915
25376138	+ Email/Text: bk@worldacceptance.com	Jul 27 2023 22:31:59	World Finance Corp, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25376125		Honey Creek
25376130	*+	MCA Management Co, Attn: Bankruptcy, 2835a High Ridge Blvd, High Ridge, MO 63049-2209

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

Name	Email Address
Cynthia M Kern Woolverton	on behalf of Creditor WBL SPO I bkty@msfirm.com cwoolverton@ecf.courtdrive.com
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
EvaMarie Kozeny	on behalf of Creditor WBL SPO I bkty@msfirm.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
Pamela B. Leonard	on behalf of Creditor WBL SPO I bkty@msfirm.com pleonard@ecf.courtdrive.com
William H. Ridings, Jr.	on behalf of Debtor Kim Y Jackson ridingslaw2003@yahoo.com

TOTAL: 6